

# Partial Statement of Social Ethics for High Schools

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PARTIAL STATEMENT  
OF  
SOCIAL ETHICS FOR HIGH SCHOOLS.

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# S O C I A L   E T H I C S   F O R   H I G H   S C H O O L S .

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## I N T R O D U C T I O N.

Into what community we enter, we shall find its life has become organized in certain definite ways. There will be churches, homes, a government, business houses, professional men, schools, fashions, manners, etc. When we enter a new community, we are not disappointed in not finding the same general forms of life. Of course there will be variations in development, but the common factors can easily be found in any community. Cough syrup does not differ much, whether in Arizona or New York, neither do the children who take it. Standard Oil or matches are used in all parts of our country. School teachers do not cause commotion by their presence, church bells give a pleasing and solemn sound, garments of approved pattern excite no needless comment, school books are not curios, money is accepted in trade, parents are common, the physician's black satchel indicates aid to the deserving, and good manners gladden the whole community. In other words, the life of any community has organized itself in stereotyped ways.

The most significant thing about this organized life is not the goods which people possess or the clothes that they wear, or any other external thing. It is the moral life which is in all their activities. All the while in the mind of each person there is a constant effort to define for himself that which is right or wrong. All the concrete acts of life call for such judgment. Shall I ask my neighbor not to play the piano after eleven o'clock, means is it right for him to do so. Shall I loan money at ten per cent, means is

it right to make such a business deal. Shall I charge a patient two hundred dollars for an operation means is it right, and so on with all questions that come up for settlement. What charge is right for electric lights, water, stone work, canned corn, moving pictures, silk thread or shoe polish? At first it would seem that the moral life is one great jumble of specific requirements which are in no wise connected. As first sight of a community might seem to show no organization, so this invisible moral life may seem an indefinite number of unrelated moral requirements. But as social life breaks into groups such as the family, the church and the state, so the moral life is seen to divide into certain well-defined forms, for with every organized activity of man, we find a related system of moral requirements growing out of such activities. These moral requirements are of intense interest to all persons. They are never apart as abstractions from the problems which face us. They grow up in connection with our problems. The Doctor finds in the course of his professional life that there are certain things which for him as a Doctor, are right and which are wrong. The consensus of opinion as to that which is right and wrong in the medical profession is embodied in a small pamphlet edited by the American Medical Association, which is possessed by the different physicians and which acts as a guide to them in their professional life. Lately there has been a dispute as to whether or not a Doctor should "split" a fee, meaning by this, should a surgeon give to a local practitioner who would secure for him an operation a portion of that received for his work. Constantly facing whether or not this was a fair practice, the medical profession came to define

this act as unjust and to embody its definition in their code of right and wrong, so that any doctor may know the attitude of the most conscientious of his colleagues on this moral question. This is but an illustration taken from medicine, of the fact that that which is right for a man grows out of the definite problems which he faces, and is formulated for him by those who have like interests with himself. Take another illustration from banking. Is it right to charge eight per cent of farm loans? A man who would do so would be looked upon as one engaged in a sharp practice, and would be severely criticised by those who are in the banking business. Both in banking and medicine you find a large number of accepted moral guides which indicate what is right for men in these lines of activity. These principles do not come directly and unaltered from above, and are not something fixed and given to the medical or the banking professions apart from the serious problems which confront them. Moral guides are the results of strenuous efforts in repeated trial to determine that which is right. Now what is true of banking is also true of law, of business, of teaching, parenthood, childhood, amusements, or any other organized form of life. What I am trying to suggest is that the moral life is a growth and becomes defined as persons seek to do that which is right in the different lines of activity in which they are engaged. Now if our moral life is a development, it stands to reason that the first attempts to determine right will be unreliable when compared with the developed standards determined by a long series of efforts, and it would be unfair to judge a man in society by late standards who lived in an earlier period when these moral ideas were not carefully formulated. To

judge any individual, you must take into consideration the day in which he lived. This book is an attempt to set before us in panoramic view the main activities of life, and to point out those great moral principles in each of these activities which men have found to be guides to them in their conduct. It would be very easy for this book to degenerate into an enumeration of small moral problems with apparently no connection. One could take from the field of business enough illustrations to fill volumes, and while you might draw some general conclusions from such a mass of material as to what is right and wrong in business, you would have a very distorted view of the moral life of the community. We cannot treat the great mass of small moral problems that come up. The best we can hope to do is to, first; present the most striking problems found in each line of activity; second, to show the virtues required to meet these difficulties; third, to indicate new ideals that are being formulated; fourth, to draw general conclusions as to the moral principles upon which all men agree; and fifth, to suggest differences which spring up because of diverse activities in which they are engaged. We have no abstract moral theories to present of that which is right or wrong. We do not take the accepted moral generalizations and seek to impress them upon our minds. We are interested in the actual testings which come to people, and the way in which they find it necessary to act in order that they meet these trials properly. Our opinions of right and wrong may be corrected by the experiences of those who have faced our problems and solved them according to their best judgments.

In teaching this book we expect the teacher to be a student along with the pupils. The moral life is so

varied and oftentimes that which is right is so hard to determine that to require of the teacher a thorough statement of the right in all situations would be unjust. She should take the place of an advanced pupil, consider with her class the evidence gathered on any moral questions and formulate with them that which seems to be right or wrong. There are so many disputed points and so many places in which there is no agreement on moral matters, that it is unfair on the part of the student to require a complete and a definite answer to all questions. I repeat, that the one who teaches the sections of this book should take the place of a learner, should gather all available material upon the questions asked and with the evidence before her, according to her best judgment should formulate that which is to guide in conduct. This may not satisfy perfectly those who want a guidance in morals as definite as that given in Mathematics, but the moral life happens to be of a different kind. Yet the teacher should not suppose that there is no agreement concerning right conduct for such is not the case. There is a consensus of opinion in every line of activity, a certain core of recognized truth which she should discover and present as the settled convictions of those engaged in that work. In other words, the teacher should bring before the students the outstanding problems of a profession or social activity and the recognized solution of those problems, along with the advances which have been made in the present. She should not be taken up with the minor questionable problems which are not already settled, for to do so is to spend her time in an unprofitable way when there is so much of recognized worth in any regular field of human endeavor.

A certain amount of modesty should characterize the student who begins the study of that which is right. He has been taught by society concerning a great many matters, and has a fund of moral information, but he does not know the problems which face people in the different in which they are engaged, and in their different social activities, neither does he feel keenly the virtues necessary to meet these obligations. As a less experienced student along with the teacher, he should gather facts concerning the problems which men face in the different walks of life. With this data before him, and with the consensus of opinion as well as he can discern it, and with the help of the student teacher, he should formulate for himself those principles which are to guide him in his conduct. It is of superlative importance that every young person be keenly aware of what is expected of him in society, and be able to answer such questions as:

- " What should I expect of a lawyer?"
- " What should a lawyer expect of me?"
- " How should I treat a doctor?"
- " What should I expect of a banker?"
- " What does a business man expect of me?"
- " What are my obligations to my parents?"
- " Have I any obligations to the state?"
- " Does the Church have any claim on me?"
- " Are my amusements proper?"
- " Are my companions desirable?"
- " Why am I here?"

The moral life is of supreme importance to every individual, and the manner in which he answers the questions as to that which is right and wrong will determine more than any other one thing his success and his happiness. The student should come to the study of that which is right with an earnest desire to discover for himself that which will enable him to be a man of worth to his fellows and worthy of self-respect. Approaching the study of these problems with



an open mind and an earnest purpose, he will find older people willing to co-operate with him and guide him in the moral life. If he shows an arrogant spirit and gives the impression that he has these problems solved, he will get little help from old people who really want to aid him.

The first portion of each chapter is taken up with a statement of the main problems which face men in some line of work; the particular virtues required to meet these problems and the direction in which the moral life is growing in that line of activity. The questions are partly answered in the body of the text. There are also new questions, but few of the questions bear on incidental matters. The text and the questions together attempt to present some phase of life in such a way that its significant problems may be discerned and the virtues necessary to meet them appreciated. It would be well for the teacher to send the pupils with note books to men engaged in the line of work which they may be studying at the time, and have them bring their answers to class written out, that they have secured in interviews. For instance, the questions on the lawyer could be divided into four or five sections, the lawyers in the community assigned to four or five students and their written answers read in class. It has been a common practice for me to require my students to write to different lawyers, asking them three questions:

What are the most important problems you face as a lawyer?

What virtues are required to meet these problems?

What moral developments are taking place in your profession?

If each member of the class were required to write to five lawyers or even more, and the material reviewed in



class with the teacher, it would quickly become evident as to what they considered their outstanding problems, their necessary virtues and the lines of progress in their profession. This can be done in almost every chapter and should be done. Let me repeat, this book is not an attempt to impose on the students a preconceived moral system. It is an effort to get them to view the moral life in a scientific way, to appreciate its problems after a consideration of the facts, to draw for themselves conclusions as to that which is right and wrong. A fine way to teach Ethics would be to have the students consult with different persons until they had gathered sufficient data for valid conclusions. It would be better still if they could pass through the actual moral experience of men in life's different activities, at the same time being taught by those who had successfully met these problems. But of course this is impossible. The next best thing is to do as I have suggested, - consult with those who have faced certain problems and have solved them with satisfaction to themselves. The purpose of this book is avowedly practical in that through investigation it attempts to give guidance on life's fundamental problems. At the close in the chapter on Agreements we shall see that there are many common factors in the moral life and that men's beliefs are not as diverse as we might have been led to think. We shall also see that the moral life comes to people in different ways and that virtues are not stressed for a man in one situation as they may be for a person under other conditions. The virtue of sympathy so necessary to the doctor is little needed by the soldier. While our attempt is practical, we believe that through repeated effort to discern that which is right, the

student will gain moral power or moral insight, so that in facing new situations he may reach more satisfactory conclusions than if he had not had this practical discipline. Naturally a theory of the moral life will formulate itself in the student's mind as he works from one problem to another, and he will discern quickly three things: 1. That settled moral convictions are products of human experience, and, 2n That a consensus of opinion is usually the best moral guide, and 3. That the moral life is a growth, and that as we are loyal to the best of today, we make it possible for those who follow to be loyal to a better standard tomorrow.

The contents of the book suggest natural divisions into which our social life falls.

The first Section is an Introduction, explaining the plan and purpose of the work.

Section 2, The Professions, including Chapters 2-6, and treating the topics The Teacher, The Doctor, The Lawyer, The Minister and The Editor, deals with the essential moral problems of the different professions.

Section 3, on Business, including Chapters 7-13, discusses the moral problems found in connection with Banking, Trade, Corporations, Labor Unions, Work and Insurance.

Section 4, including Chapters 14-17, on Politics, outlines the ethics of Political Parties, The State, The Ballot, Municipal Control, and Taxation.

Section 5, including Chapters 18-22, on the Family, traces the moral problems that develop in this primary social unit, under the topics Parents, Children and Divorce.

Section 6, including Chapters 21 and 22, suggests the characteristic moral problems of the city and the farm.

Abnormal conditions as evidenced by Charity, the Saloon and Crime, are discussed in Section 7.

The 8th. Section, including Chapters 26-29, deals with the different phases of Health under the headings Physical, Intellectual, Emotional and volitional.

Athletics and Amusements are discussed in Chapters 30 and 31 under the general topics of Amusements and Athletics, in Section 9

Section 10, covering Chapters 32 and 33, treat-

ing the subjects Friends and Manners, is followed by a deductive summary in Chapters 34-36 in which the moral differences and agreements of the former Chapters are indicated and an end of life suggested.

In order that adequate moral guidance may be given students of Ethics, it will be necessary to examine the foundations of our belief. When the Family is treated, a theory of such life and of life in general is necessary. When abnormal conditions are discussed, an hypothesis concerning abnormal conditions and their relation to life will be requested. When Government is analyzed, some conclusion as to its nature and its bearing on life must be reached. When Business is studied, a theory of morals and appreciation of the significance of business problems becomes desirable. When Mental, Emotional and Volitional Health are reviewed, an hypothesis concerning what constitutes a true psychology will be needed. In all our discussion a general philosophy of life will have to be assumed by the writer because of the pertinacity of the reader.

What general philosophy concerning the world is most true to the facts of nature and life? I believe it can be stated briefly by saying that a spiritual interpretation is the final one; that physical nature has a real but subordinate place in the world system and that the most significant thing about life is growth.

Every educational system of any value has sprung from crude beginnings and, by trial and error, has been

brought to its present state. With the advance of human experience, business standards have altered from pure individualism to social control in part. The crude faculty psychology has given way to the conception of unity of the mind. Monarchy is being displaced by democracy, polygamy by monogamy, the polytheistic conception of God by monotheism the tribal conception of life by the idea of world citizenship and simple systems of philosophy by those that are more complex and founded on a truer psychological basis.

Once admit that there is growth in the world's life and its rejuvenation becomes a possibility. If things must stay as they are, then fatalism has had the last word. If life may unfold, then advancement becomes possible. But does growth necessarily mean advancement? What survives in literature? Only the best. What is carried forward in biography but the story of achievement and the sins that have prevented advancement? What science persists but that which has been found to have worth? The survival of ideas depends on their value, and there is enough evidence for us to believe in the truth of the survival of that which man has found is of benefit. Yet if we ask the question, and we certainly have the right, is there evidence enough to prove that a moral order will prevail, we must answer, to the senses, at the present time, there is not sufficient evidence. But the testimony of faith is as true as that of reason, although of a different order, and faith may say the right will conquer. By faith we are able to hold that which is of infinite worth - the triumph of virtue and the establishment of a permanent moral order, and I believe that all our struggles on behalf of morality are hastening the day when it will con-

trol. Such a view places a direct responsibility on us to strive in the present that in our personal life and the social order, the right may finally prevail. If we are able to hold, in a broad way, to the philosophy of life, which I have suggested, then we can turn with a method of approach to various problems of morals as they present themselves in the Family, the State, Business, Education, etc.

This empirical study of moral problems will alter our conceptions of right. Take the old idea of the criminal: The law judges a criminal as in full possession of his powers and as a normal person who wilfully committed a crime. Criminology has shown that a large per cent of criminals are physically defective and it is a serious question as to whether any of them are normal persons. A study of the facts of life in the field of crime leads us to treat the criminal as a defective person. Or, to use another illustration, showing how a careful investigation of the facts defines moral responsibility for us anew: A few years ago comparatively little was said about child labor and the sweat shops. When the facts became known as they bore on physical health and social welfare, agitation began in earnest and measures have been taken to alter these conditions. A careful consideration of the facts has altered the attitude of our nation toward the liquor business. When its detrimental influence on health, business and politics becomes thoroughly understood, it ceased to be popular. In the past, big business has often been conducted with little regard for the public welfare. Money barons, such as the late Mr. Morgan, thought any interference with his business on the part of the State

was wrong. Yet the press, at the time of his death, was quick to suggest that Mr. Morgan belonged to a past generation, and that social control, in part, must take the place of rank individualism. At the time of his decease he was reckoned as being out of touch with the progressive standards as held by many others. So I might enter the field of any topic suggested in the outline of chapters and show how the good is being carried forward and how new ideals of right conduct are springing up and defining more sharply than ever before what constitutes moral obligation.

While the fields of religion and morals are not co-terminous, yet they have always been recognized as vitally connected. Religion has given to morality breadth, permanence and hope. Religion lessens the isolation of our tasks, grounds them in a far-reaching moral order, and gives hope that the outcome in the future will be well. Just where does religion enter into the problems and ideals defined in this book? Wherever definite moral standards have been formulated, under the influence of religion. Our conception of indiscriminate giving as charity was largely determined by religion. The newer conception of charity as an aid to self-support has in it an element of religion. The gradual decay of the opinion that slavery was justifiable may be largely traced to the influence of religion. I have noted the teaching of religion wherever it has entered public life and has caused people to formulate that which is to be their guide in conduct. Beyond that I do not care to go in this book. Another volume could well be written, pointing out the agreements and disagreements of our present moral standards with Christianity.

There is much in what Socrates said, that most sins are caused by ignorance. For he considered if a man knew the right, he would do it. While we may not wholly agree with him, there is enough truth in his position to justify an attempt to teach young people what society believes to be right and wrong, and why. Any effort that promotes the moral life is amply justified.



A delightful friend of mine, of rationalistic personal bias and empirical intellectual tendencies, has some difficulty in clearly apprehending that one can draw a sharp distinction between the body of an ethics book which deals in a practical way with moral problems for High School students and a philosophical system elaborately defined as necessary to such a work. These are two problems and are related as theory is to art. Art presupposes a theory whether it is elaborately defined or not. To suggest in a concrete way guidance in moral matters is to appeal to my friend's intellect. To elaborate an abstractly formulated statement in scholastic language is to favor rationalistic tendencies. Most of us have both these odd flavors. If I might be allowed a suggestion to my friend and friendly critics, problems solved empirically have as much right to recognition as those solved rationally. They are truly contributions to knowledge as the latter. I have been pleased to note the strong empirical bias of my friends in their constant clamor for the insertion of concrete material in the body of the text. The chapters submitted in this thesis are empirical treatments of moral problems.

## T H E   D O C T O R .

About one thousand diseases lie in wait for us. We start with colic, whooping-cough, measles, scarlet fever, mumps and diphtheria, and pass on to consumption, cancer, typhoid, dyspepsia, kidney trouble, a weak heart and general debility. Our teeth need filling, our ears need cleaning, and the epidemic of glasses is caught in time. We slip on a banana peel or collide with an auto and a hurry call is sent in. We need the doctor. When calamity overtakes us, he is our friend.

To the biologist a bug is a specimen, to the psychologist a person is a subject, to the lawyer an individual is a client, and to the physician a mortal is a patient. I suppose the word characterizes a greatly needed virtue in handling the peevish and disgruntled. Patients are to be relieved of pain, cured of disease, prevented from getting sick, and their life is to be prolonged.

Two little girls in the country had the typhoid fever. They cried for candy and their careless parents gave some to each, contrary to the orders of the doctor. One of the children died, and this made them feel like humoring the other. They wanted to feed the remaining child candy, not believing it had caused the death of the first. They would not promise not to do so. Then the physician had to say, " If you don't follow my advice, I'll have to give up the case." At last they consented to do as told. While tender and helpful, there are times when the physician ought to be firm. And when he does his best for the interests of

the sick, he is entitled to obedience, gratitude and confidence.

If an injured man comes to a doctor to have wound dressed and is reluctant to tell how he was hurt, the physician can assure him, in most cases, that no information will be divulged. Suppose there is a gun-shot wound in the face and it is imperative to know the course of the bullet, whether it were toward the ears, or brain or throat. If he is certain that the man was hurt in harming another, and the weapon was twisted so that he himself was shot, the physician generally need not give the information to an outside party. Or, take a case not criminal, where a family is involved. If one of the parents consults a physician and finds out that she or he has some disease, which if known, might lead to a divorce, the doctor is in honor bound not to tell of it. In some life insurance policies the insured promises not to claim a benefit if afflicted by certain diseases. But no physician feels under obligations to testify against a patient or behalf of an insurance company. Even in ordinary illness they often wait for the friends to make public the trouble out of respect to the family. The obligation to secrecy is so binding that the courts frequently protect the physician.

There are many complaints that are incurable, and all that can be done is to make the sufferer comfortable. In case of cancer, the sore may be dressed and kept clean, and a pleasant place can be provided and made sanitary. Whenever disease is incurable, all reasonable precautions for comfort should be taken and the physician may so advise. Sympathy for such and all who are afflicted makes

it easier for the patient and friends, and aids in creating an atmosphere which is beneficial. Understanding as we do the influence of the mind on the body, all legitimate means should be used to inspire cheer and hope and confidence as these are aids to recovery.

If an examination shows Bright's disease, consumption, cancer of the stomach or some other serious malady, the relatives have a right to know the truth and should be told. The Principles of Medical Ethics, published by the American Medical Association, says: " Ordinarily the physician should not be forward to make gloomy prognostications, but should not fail on proper occasions, to give timely notice of dangerous manifestations to the friends of the patient; and even to the patient, if absolutely necessary. The notice is at times so peculiarly alarming when given by the physician that its deliverance may often be preferably assigned to another person of good judgment."

Many people eat more than they ought, and because they do not lead an active life, find they are dull and heavy. Others drink to excess, and some practice abuses which lead to weakness. Some inherit diseases that can be helped by treatment. The doctor has an excellent opportunity to advise in a practical and forceful way. If his suggestions are given with a desire to promote the welfare of the patient, the advice may be heeded and the gratitude of the patient earned.

Every doctor is solicited to do wrong. Women frequently desire to be prevented from being mothers and men want to be patched up in order to go deeper into debauchery. They are willing to pay, and tempt the practitioner to vice. Whatever other qualifications a physician possesses,

he should be a man of blameless character. He has need of strong moral fibre. Only those of high moral excellence are welcomed in the privacy of the home. A leper is clean compared with a corrupt and crooked doctor.

The physician should not indulge in any practice that interferes with the clearness of his thought, or the steadiness of his hand. When performing an operation for cataract, if his hand trembles he may cause the patient to lose his sight. If water is slowly gathering about the heart, it may be hard to determine what is the cause of decline. He needs control of all his powers of mind that a correct diagnosis may be made. There are too many chances against being treated by a glutton, a drug fiend or a man weakened by some indulgence.

To wear a path to the house of sickness looks like piling up a large fee. Yet it may be necessary to make frequent visits in order to get a clear idea of the condition of the patient. Unnecessary calls may frighten the sick; hence as few visits as possible should be made, and these at regular intervals.

It is not always easy to tell when a person has appendicitis, and when his condition is dangerous. As medicine is not an exact science in the sense of mathematics, physics or chemistry, there is frequently room for a difference of opinion as to the best course to follow. When the condition is such, it is customary for the regular practitioner to seek the advice of a colleague. The physician who is called should be sincere and candid in the consultation and should be careful not to insinuate to friends that the former treatment was not what it should have been. The

conference should be in secret, and when a conclusion is reached as to what is to be done, no dissent by word or manner should be shown outside. In case no agreement can be reached, another physician should be called and the advice of the majority strictly followed.

Suppose a child is burned and the family, in their excitement, call three or four physicians. The first to arrive will dress the wound. If this should be done by other than the family physician, he should ask that the regular practitioner be called and withdraw, unless they request him to attend the case. Should a doctor be called to treat an emergency case when driving along a country road, he should treat the case and turn it over to the attending physician on his arrival.

It is a common practice for the surgeon of a hospital to split his fee with the local physician sending him a patient on whom an operation is necessary. For business turned to him, the surgeon is willing to divide his pay with the one aiding him. This form of medical graft has not ceased, although there is a vigorous protest being made against it by many prominent members of the medical profession.

No self-respecting physician will advertise the cures he has effected or is able to perform. Professional honor permits him to put a small business card in the local papers. Whenever you see an advertisement on quick cures for rheumatism, cancer, consumption, kidney trouble, men's diseases, etc., remember the man is a "quack" and able to do an unlimited amount of harm. Shun him as you would the devil, for you will think you have seven before you get away. If sick, go to a physician of acknowledged standing, not to

a " faker " to be bled for your money and left worse than when you came.

What should a doctor do when called to treat a poor person who cannot pay? It is their common practice to attend those in need. This seems to have led to an overcharging of the well-to-do and rich in order to be reimbursed for losses through treating the poor. To balance accounts in this way does not look like charity. There is an old saying about robbing Peter to pay Paul. When a fair fee is asked of all and the poor are also treated, you have real charity. When a profession prides itself on its gifts, it should see that it does not take with one hand what it gives with the other. A specialist performed a minor operation on the ear of a rich man's child and coolly asked one thousand dollars. The rich man gave him seventy-five, - all the cash he had with him, - and then read him the riot act. The surgeon, greatly disturbed, consulted a lawyer, who advised him to say no more about it. The overcharge was only about nine hundred dollars.

When an epidemic of cholera or fever or some other contagious disease is sweeping through a community, the physician should be ready to co-operate with the authorities in the enforcement of sanitary regulations. As a guardian of public welfare, he should teach the people to observe the elementary principles of health, thus preventing disease.

The public can never repay the services of men like Pasteur and Koch, who gave us the germ theory of disease; Morton, who gave us ether; Jenner who gave us the introduction of vaccination; von Behring, who gave us dip-



theria antitoxin; Lister who gave us the principles of antiseptics and Reed who gave his life to discover the cause of yellow fever. We can only start a list of these servants of society, many of whom are unknown.

The auto is taking the place of the horse, but the night calls in all sorts of weather are as numerous as ever. Often, worn out with work, the doctor keeps at his tasks at the sacrifice of his health, for he realizes that the work cannot wait. When the roll of public servants is written, the physician's name will be near the top.

#### Q U E S T I O N S .

Note: Write out the answers given by the local physicians to the following questions. Use some method by which all the questions will be answered and have them reported when the questions are discussed.

1. Give an illustration when firmness is required by the physician.
2. Has the physician the right to repeat to others that which has been told him in a professional way?
3. Are there conditions peculiar to this profession which make sympathy necessary?
4. Has the patient the right to know if his condition is serious?
5. How often should the sick be visited?
6. If drugs have shattered a surgeon's nerves, and he makes a mistake which proves fatal, is he guilty?
7. Is he to blame, if, worn out with lack of sleep, he makes a mistake?
8. When should another doctor be called?
9. What is due the family physician if another is called in an emergency?
10. Is it right for a surgeon to split his fee with the local physician?
11. Is it right to charge the rich an excessive fee?



12. Should a doctor teach the people preventive medicine?
13. Are there demands made upon a physician to sacrifice?
14. Is the doctor under obligations to attend medical associations?
15. Has the doctor the right to tell of the defects he has observed in others?
16. What might happen if he made known the defects of some parents?
17. Have friends a right to know when the condition of the patient is serious?
18. What if a doctor does not read the medical journals and loses a patient through lack of knowledge contained in the same?
19. What sort of a character should a man possess who is told the most delicate of family secrets?
20. When has a physician a good opportunity to offer excellent advice?
21. What is to be done if two doctors advise one thing, and two, another, in a consultation?
22. Can a person expect medical aid if he cannot pay?
23. What is legitimate advertising for a doctor?
24. In case doctors are changed, is it right for the last to criticise the treatment of the former?
25. Is it right for a doctor to leave a community in time of pestilence?
26. Is it right for a doctor to patent or keep secret a medical discovery?

## T H E   L A W Y E R .

Originally there were no lawyers, as there were no bankers, bakers, druggists or specialists of any kind. Each man, when he had a controversy with his neighbor, settled it by physical force. In time it became evident that some men were stronger intellectually than others in the settlement of controversies. From this class, specialists in settling disputes developed. Thus from a crude beginning the legal profession arose. As in the past, men have selected attorneys because of skill in settling controversies, so today a man generally employs a lawyer, not to tell him whether he is right or wrong in his contention, but to learn how he can win, whether his claim is just or not.

Hence the counsel faces this problem, - shall he, as a lawyer, try to get justice done, or shall he seek solely to win his cases. Lawyers divide into two classes, as they answer this question. The first group holds that it does not judge of the client's conduct. Their problem is to indicate to those who employ them, how, in the intricate relations of human life they may walk without getting entangled in the meshes of the law. The second group believes that a client should be told not only what is the legal remedy in controversies, but what, under the circumstances, they ought to do as distinct from what they can do. In the first class is a brilliant array of talent, often representing corporate interests and criminal causes, which is unmindful of the distress and misery it causes society. In the second class is a list of illustrious men who interpret law in terms of present needs rather than legal precedents; who hold human above

property rights, all the people before a part of the people, life before law, rather than law before life, to whom the social consciousness of their day is the supreme law. They realize that men still worship at the shrine of precedent which may have defined the life of some past period but which for us may only be a stereotyped form. These men stand ready to aid in the enacting of laws united to present conditions, to simplify legal procedure, to decrease the cost of litigation to remove the evils of tardy justice, to counsel the ignorant and defend the oppressed. They may not build many mansions on Fifth Avenue, but they have the satisfaction which comes from doing right.

In employing an attorney, if possible have a definite understanding as to the attorney's fee. If this is not possible, because there is no way of approximating the amount of work to be done, you should leave the matter of compensation with your attorney. You trust him with your business and he alone is competent to judge of the fee.

\* The attorney " is in honor bound to disclose to the client at the time of the retainer all the circumstances of his relation to the parties, or interest or connection with the controversy which might justly influence the client in the selection of his attorney." §"An attorney should endeavor to obtain full knowledge of his client's cause before advising him, and is bound to give him a candid opinion of the merits and probable result of his cause. When the controversy will admit it, he ought to seek to adjust it without litigation is practicable. " Once employed, " Justice Sharwood says,° " entire devotion to the interest of the client

\* Alabama Code of Ethics, 34.

§ Alabama and Virginia Code of Ethics, 35.

° Legal Ethics - Sharwood.

warm zeal in the maintenance and defense of his rights, and the exertion of his utmost learning and ability, are the higher points which can only satisfy the truly conscientious practitioner."

\* E. B. Kinkead says: " In the preparation of the law an attorney is expected to exercise ordinary skill, care and diligence. There is no business in the world that so requires the exercise of intellectual honesty as the practice of the law." " And this applies particularly to the examination and determination of the law of a case. Anxiety to make a case for a client, or to protect his interest must not warp the opinion upon legal propositions. The client should be fairly and candidly advised of all doubtful or weak points in his case, and in many cases should be made to assume the responsibility of action after being fully advised in the premises. An attorney, it is said, is the keeper of the conscience of his client. It might be a hard task in many instances to impose this duty on counsel. But what is meant by the statement is that the lawyer must carefully guard and protect his client by keeping him in the path of rectitude, where lack of knowledge might sometimes lead him into difficulty."

How do you expect your lawyer to treat the court?  
# " Courts and judicial officers, in the rightful exercise of their functions, should always receive the support and countenance of attorneys against unjust criticism and popular clamor; but it is an attorney's duty to give his moral support in all proper ways, and particularly by setting a good example in his own person of obedience to law." " The utmost candor and fairness should characterize the dealings with the

\* Jurisprudence, Law and Ethics - Kinkead - P. 338.

# Alabama and Virginia Code of Ethics.

with the courts, and with each other; knowingly citing an over-ruled case, treating a repealed statute as in existence, knowingly misstating the contents of a paper, the testimony of a witness or the language or argument of opposite counsel, offering evidence which it is known the court must reject as illegal to get it before the jury under guise of alleging its admissibility; and all kindred practices are deceits and evasions unworthy of attorneys." Judge H. C. Herrick, in addressing the Albany Law School, said: " Be absolutely candid with the court, do not attempt to mislead it. Remember you are one of the officers of the court whose duty it is to assist it in ascertaining the truth; it has a right to rely on you. A lawyer who is not candid with the court, who attempts to deceive or mislead it, soon becomes a marked man. In all your acts and dealings, so conduct yourselves that you will not be ashamed to have any of them exposed to the full blaze of public scrutiny and criticism."

\*Kinkead gives the following rules to be observed by a lawyer as related to his associates: " He must keep faithfully and liberally, every promise or engagement he may make with them." " He should never mislead his opponent. He should never give or provoke insult. He should never engage in " sharp practices." Always be liberal in extending favors and courtesies to your fellow member, when it does not prejudice your client. In an argument of causes, either orally or in brief, counsel ought to speak respectfully of each other."

§ It has been said, " When an attorney institutes and prosecutes proceedings which he has every reason to believe are without merit or meritorious defense, and thus encumbers the dockets and calendars of the courts which should

\* Jurisprudence, Law and Ethics - Kinkead - Pp. 345-346.  
§ People vs. Pickler 186 Ill. 64.

be devoted to meritorious contests, and thereby also postpones the hearing or trial of meritorious causes, he imposes on the court of which he is a sworn officer, subjects the public to great and unnecessary expense, and becomes unworthy to longer hold office." # Further, " An attorney who undertakes to conduct an action impliedly stipulates to carry it to its termination, and is not at liberty to abandon it without reasonable cause and reasonable notice. Any conduct on the part of the client during the progress of the litigation, which would lead to humiliate the attorney, such as attempting to sustain his case by the subornation of witnesses, or by any other unjustifiable means, would furnish sufficient cause to justify the attorney in abandoning the case." The American Bar Association holds: " Every lawyer upon his own responsibility must decide what business he will accept as counsel, what causes he will bring into court for plaintiffs, what cases he will contest in court for defendants. The responsibility for advising questionable transactions, for bringing questionable suits, for urging questionable defenses, is the lawyer's responsibility. He cannot \* escape it by urging as an excuse that he is only following the client's instructions."

The client should set before his attorney all the facts in the case. It often happens that the client withholds some of the facts. Frequently they are brought out in the trial, to the consternation of the client and his attorney. The lawyer ought to be worthy of confidence. The law prevents him from using information given in confidence, except the client give his consent. The adverse party cannot employ him to make use of the information he has gained. Moreover, his professional honor will prevent him from

# Weeks on Attorneys.

\* Canons of Ethics of the American Bar Association -Part 2, Sec. 31.

disclosing a confidence. A man who has your interests at heart will settle out of court by compromise if possible. When an attorney advises a peaceable settlement and some concessions on the part of his client, it probably would be the part of good judgment for him to heed the attorney's suggestions. The client can make it possible for his lawyer to follow Abraham Lincoln's advice to his colleagues, - " Never stir up litigation. As a peacemaker the lawyer has a supreme opportunity of being a good man." If the differences are such that settlement cannot be reached, justice may be sought in the court. One should be careful not to seek a selfish advantage by means of the courts.

#### Q U E S T I O N S .

Note: The teacher should assign students to secure answers from lawyers in the community to the questions in the book. Have them write at the time of the interview the answers given. Have the answers read in class. You then get the lawyer's view-point, which is what you desire.

1. Would you expect your attorney to seek the judge out of court and talk over your case with him?
2. Would you seek the judge out of court to talk about your case?
3. Do you expect your lawyer to make your feelings his own?
4. Has a lawyer a right to abandon a cause because a fee is not paid?
5. Has the attorney the right to abandon a cause?
6. Has the client a right to change lawyers?
7. Should a lawyer abandon a case after he has entered court?
8. Is an attorney under obligation to bring out the points in favor of the other side?
9. Should you tell your attorney all the facts in the case?
10. Should a man of a little less than ordinary moral character be admitted to the bar?
11. Which is the better statement of reasons for disbarment, "A" or "B"?

\*"A" It appears to me that to hold that the jurisdiction of the court to strike off the roll extends only to professional conduct and neglect of duty as a solicitor, would be placing too narrow a limit upon that most



salutory disciplinary power that the court exercises over its officers. To my mind the question which the court ought always to put to itself is this: ' Is the court, having regard to the circumstances brought before it, any longer justified in holding out the solicitor in question as a fit and proper person to be entrusted with the important duties and grave responsibilities which belong to a solicitor."

# "B"

" The discharge of professional duties demands great and unreserved confidence from the client, and the connection of the attorney with courts, and his access to papers, requires unsuspected integrity. Hence, general honesty and fidelity to clients, is not only necessary to his success, but even to the performance of his duties. Other good qualities may be wanting in his character, and some vices may be present, but these are the initial virtues of his calling, no more to be dispensed with than courage in a soldier or modesty in a woman."

The statute regulating admission to the bar requires the court to be satisfied that the applicant possesses these qualities. The public have a right to presume that the court is fully satisfied upon these points, and to regard a license to practice as a certificate of good character from them. And whenever the court shall become persuaded that an attorney has lost these qualifications essential to his usefulness and necessary to the safety of his employers, they are wanting in their duties if they do not take away his means and destroy his opportunities for mischievous action."

12. May an attorney represent conflicting interests?
13. Would a standardized fee for routine work be advisable?
14. What virtues are emphasized in this profession?
15. What virtues are absolutely necessary in the legal profession?
16. Suggest some new problems in our social life and indicate what bearing they have on changing legal standards.

# Lane, C.J. in State ex rel. v. Hand, 9 Chic. 42.



## T H E   B A N K E R .

The banker is a man who makes money by loaning money to those who have security and are willing to pay interest for the use of the funds they have borrowed. We want to get in mind that a bank is not a charity organization, but a means of revenue to individuals having money to lend. In addition to the banker who has stock in the bank, men have bought the stock of the bank as a business proposition, and with those who have deposited money, demand that the business shall be conducted in a manner profitable to them.

There are certain problems common to all bankers. Perhaps his outstanding problem is to invest the funds in his care so that they shall be safe from losses, and at the same time secure a reasonable rate of interest. That the banker may safely invest money, an accurate and intimate knowledge of the financial standing and character of each person in the community is required of him. He must know the security which any man can offer when he wants to borrow. He must know what property is worth that he may be sure to realize his loan if the property must be sold to meet the loan. Further, that he may fairly judge of the amount to advance on security, he must know how to discern character. A loan to an honest man is safer than one made to a dishonest person, or one of questionable integrity. He must also take into consideration the age of the person who borrows. A young man is better able to meet his obligations than an old man, particularly if the older man is entering

a new business, as when farmers come to town and go into business late in life. The banker cannot arbitrarily say how much money he will advance on security offered, for there are men competing against him in loaning money. He must hold on to the customers he already has made, and because of deaths, removals and other losses of business, he must secure new ones. He must continually seek to increase the deposits and the surplus. Larger deposits mean more interest and dividends for the stockholders, and a greater surplus means a more stable business, with greater security to stock holders and depositors. In addition to these considerations, he must carry the bulk of his securities in forms that are readily convertible into cash. People have a right to their money if they want it, interest is a little higher on short time loans, and the constant turning of his money enables him to serve the greatest number. The depositor expects a safe investment of his funds, the highest rate of interest compatible with safety, an increase in loans and surplus, and readiness on the part of the bank to pay on demand. That the banker may meet these demands, he must be careful of his loans, accepting only unquestionable securities, he must not ask a rate of interest that shows he is taking risks, he must make friends to increase his business, and keep his fund liquid that he may be able to pay or loan on demand. He is in danger at all these points. He is forced to make money for the stock holders and is tempted to take questionable security and charge a high rate of interest. And there are always plenty of people around to tempt him. He cannot accept loans where there is a large margin of risk, even though the interest is high, neither can he accept loans with a narrow margin of risk when the interest is

a little more than the normal rate. He cannot lend money to his friends simply because they are his friends. Many take unfair advantage of his friendship and make it hard for him to refuse loans.

He cannot take your word as to whether your property is encumbered or not, but must look it up for himself. There are so many who will deceive him trying to get money on encumbered or worthless security. He feels that those having first claim to consideration are the depositors and men engaged in business in the community, for he should promote every legitimate home industry, since the local business men make his bank possible. Such investments are safe for he has a thorough knowledge of their credit.

The banker recognizes that our monetary system is not just what it should be, and that he should co-operate with Congress, clearing houses and business organizations in devising a more satisfactory system. No remedy offered by the money interests only should be accepted. All factors must be considered in the solution of this problem - the interests of the borrower as well as the lender.

The banker must have the confidence of the people as well as money to invest. There are certain virtues which inspire his confidence and trust. He must be a man who is absolutely honest with the officers of the bank and with customers. If there is the least suspicion that he is not honest, he cannot succeed. Such honesty demands of him wisdom or a keen, fair and practical judgment. The confidence and respect of people is only gained after long residence in one community, and he must persevere in the place where he begins business until their trust is won. It is

generally true that the banker responds to this confidence with sympathy to the point of mutual business responsibility.

He must keep secret the financial condition of all who put confidence in him. His customers are forced to disclose to him their exact standing, and the banker realizes he must not give this information to others outside the bank to be used by them. If you want to know the financial standing of a man, don't expect your banker to tell you about him. The banker ought not to speculate in any way outside the bank, for to do so might reflect on his honesty and destroy public confidence in him.

He has an excellent opportunity to develop business integrity in others, as they note with what care and fairness he handles his business. And there are times when he can advise and prevent foolish and disastrous action. He can counsel against " get-rich-quick " speculation or questionable investments, and frequently save his customer from action that would be disastrous. He can prevent borrowers from going beyond their depth so that they can never get out of debt. As a public-spirited man he can advance almost every business interest of the community, and by his courage and courteous decisions, make for real business stability and prosperity. The interests of the bank may be promoted by courteous treatment of employees and patrons. People do not like to do business with a man who browbeats them. And they certainly will not deal with an unpleasant man if they can avoid it. It was said of President McKinley that he could refuse a request so as to seem to confer a favor. Many women have large business interests and must deal with the bank, and the utmost courtesy must be shown them.

The banker cannot afford to be intemperate in indulgences or in the expenditure of money. He owes it to his customers and stock holders to let liquor alone, that his mind may be clear. And he ought not to put himself where he shall be tempted to use funds not his own because of lavish expenditures. He is a man who has been trusted with the money of other people, frequently secured by them at great sacrifice. Their money enables them to meet a large portion of life's obligations, and as the guardian of their funds he should be found faithful.

#### Q U E S T I O N S .

Note: The teacher should appoint pupils to interview the bankers of the town and write down the answers they give to the questions at the time of the interviews. Their answers should be read in class when the questions are discussed.

1. Would you expect a banker to loan you money without security?
2. Would you expect to secure money from the banker to the full amount of your security?
3. Would you expect a banker to loan you money on questionable security?
4. Why is there a high rate of interest on chattel mortgages.
5. Would you expect a banker to loan you money because of some previous act of friendship on your part, if your security was slightly questionable?
6. Has the banker a right to advise you that you are contemplating a disastrous loan?
7. Is it all right to get the advise of your banker before making a loan yourself?
8. Would you invest funds with a banker who used his own money in speculation?
9. Has a banker a right to accept questionable security because he can get a high rate of interest?
10. Ought a banker to take sides when a moral issue is at stake if it will hurt the interests of his bank?
11. Are your funds safe with a heavy drinker?
12. Are your funds safe with a man of extravagant habits?

13. When it is hard to get money out of a banker, would you judge his bank a safe place for your money?
14. Indicate ways a banker is forced to sacrifice?
15. Why does the bank seek short time loans?
16. Do you suppose bankers are satisfied with our monetary system?
17. Is the revision of our monetary system a moral problem?
18. What determines the rate of interest bankers charge on safe loans?
19. Indicate ways in which the banker is a social servant.
20. Why should the banker advance home industries?
21. Why are loans made by banks in small towns more secure than those made by city banks?
22. Is honesty with a banker an abstract principle?
23. Why does the banker emphasize the word " policy " in " Honesty is the best policy?"
24. Is it wrong to foreclose a mortgage?
25. If the interest can be paid, does it bear on the above question?

## C O R P O R A T I O N S .

A corporation is an economic activity which has grown up in connection with demands made by society. It is one of the ways society has devised for promoting its own interests. The greatest single cause of the origin of corporations was the introduction of machinery to take the place of labor that formerly had to be done by hand. The rapid advancement in scientific knowledge promoted attempts to apply the information gained to bettering our social conditions, and these efforts when found to be of so great worth multiplied incentives for further invention until, in our day, the demand for creative genius in applied science is more varied than we can anticipate. This progress in education altered the methods of work which men had followed for centuries. The blacksmith had beaten plowshares from time almost immemorial. The tailor had fashioned garments as far back as our written records run. The kitchen of the housewife had not changed greatly in many generations. With the introduction of machinery which took the place of hand power, the old order, which had seemed so permanent, had begun to break down. While it was a great reverse to many to find that their trades were being done by machinery rather than by hand, the change would not have been so serious if labor could still have controlled the means of production. With the introduction of machinery, the laborer lost control of his tools for he did not longer possess the means necessary to secure them. That industry might be carried on profitably, it became necessary for those possessing limited means to



combine their capital in order that they might purchase machinery that would enable them to be more efficient producers. Thus through co-operation the corporation was started. It was inevitable that it should spring up soon as expensive tools were designed. This costly machinery could not be easily moved about and the laborers naturally settled wherever it happened to be located, and thus the population became congested near the factories. This combination of capital was not an arbitrary matter but just an advanced form of industry which society found necessary to promote its own interests. As these co-operative groups were new, they had but vaguely defined powers and privileges and what should constitute a fair attitude toward the people and the state, had not been determined. The state and the public were equally vague as to what were the privileges and duties of a corporation. The first step in solving these problems created by the entrance of corporations into the life of society was taken when they incorporated, and thereby received legal recognition and could sue and be sued. When incorporated, they became responsible, legally-constituted bodies. Now they possessed and were under obligations. Of course their rights were not at first sharply defined, and their obligations were equally vague. These organizations were greatly promoted by the advances made in transportation, for they thereby gained a ready market for their goods. A new type of leader was necessary that such business might succeed, and the demand created what are called "captains of industry. Men of executive ability who could handle workmen and material forged to the front.



There are three kinds of corporation: Private, public, and private and public. In the first class could be placed the steel and sugar trusts; in the second, the government itself, post offices and public education. In the third, the banks and railroads.

Corporations are not of the same moral integrity. There are some of which there is little or no doubt of their benefit to society. Here we place the universities and churches. Then there are those of questionable character, such as the steel, sugar and oil trusts. I do not mean to suggest that these latter are wholly evil. On the contrary, they are necessary and of great worth to society, but few would deny there is some room for improvement.

When we look at society as it is now organized, we can see that corporations are one of the steps in advance which it has taken. They are now necessary. Religion, education, insurance and all other large business assume co-operative form.

We should make a sharp distinction between a corporation and a trust or a monopoly. The trust is a product of natural growth. Corporations found that they were bidding against one another, cutting prices and destroying one another. That this excessive competition might be stopped, the representatives of different corporations came together, united their capital and made the trust the trustee of their interests. When so combined, as was natural, they found they could use their powers to their own advantage, and the exercise of this power gave rise to a number of abuses. In a discussion of this subject it should not be forgotten that

these organizations are the product of legally granted privileges. As fast as these combinations were made, it became necessary for the state to guard its interests and define the duties of these bodies. The problem of the combination of capital was not acute in the early stages and hence the state, not grasping the importance of this forward movement, did not consider carefully the rights it granted and what restraints would be necessary. The states made the corporations, and if they are not what they should be, the states are largely responsible for present conditions, for it had control. Such organizations are now the products of past legislation and hence cannot be dealt with in any arbitrary way. It is well to remember, in a discussion of the subject, that the government has made certain promises which it should make good and that the states are responsible for present conditions. Yet the states are not altogether responsible for corporations. Suppose a certain man found a good place for a factory in your town; that he raises the money necessary from those willing to invest funds, and starts a plant. He has formed a corporation and the city is forced to handle it and grant some sort of a franchise. There is a real sense in which the promoter creates his business. Of course the state permits it and enforces legal responsibility. Society and individuals with initiative are responsible for present conditions.

The benefits that society derives from corporations are marked. They are able to lower the price of production so that with the wages of labor a man may purchase better things than he can possibly make. We live in better

houses, eat better food, wear better clothing and have better public conveniences than our grandfathers thought possible. In the family of a hundred years ago, all worked hard. The wife spun the wool and made the cloth and the clothes. They dressed their own meat and made their own candles. They slaved to possess the necessities of life and their products were of inferior quality. Today the housewife has leisure and the children spend years in getting an education because machinery has lowered the cost of production. The labor of one man will support a family and give all the necessities of life, some comforts and some leisure. And corporations have been largely instrumental in bringing about this condition.

In a former paragraph, I pointed out why trusts were formed; that separate corporations were driven together to keep from destroying one another. When the trust was formed, having so much power, abuses grew up with it.

The vast capital of a trust made it easy to crush weaker competitors. Suppose a corporation had an independent oil plant. The trust could reduce the selling price of oil below what it actually cost, and in a short time the independent business would be forced to shut down. Then it could raise the price a little, make up for its loss and have its troublesome competitor out of the field. The great trusts of our country have mercilessly crushed their weaker competitors.

Trusts may fix prices independent of the laws of supply and demand and a fair competition. Ordinarily, the amount of good and the needs which people have, along with competition, give us a fair price. But the trust can limit

its output, and as it has no competition, it can set prices independent of the laws of trade. As long as capital was organized in the form of small corporations and competition existed between them, society was benefitted, for the selling price of goods was still determined by the laws of supply and demand and competition. As soon as trusts were formed, the ordinary rules of trade were no longer operative, and new methods of control had to be devised.

Protected by vast sums of money, trusts often place themselves above the law. They frequently break the law when it is to their advantage to do so, knowing that they can protect themselves by their wealth. With money they enter legislatures and, by bribing, defeat measures not to their interests and secure the legislation they desire. Even courts are not always beyond their control. When they engage in such practices, they are a menace to law and order and good government. They then desire licence and not liberty.

When expensive machinery is located at some fixed place, it becomes necessary that those who work with it to reside near. This prevents the workmen from having patches of ground for garden and denies the children a place to play and causes them to be herded together in tenements. The corporation is indirectly responsible for this condition, since if men continue in its employment, they are often forced to live in these vile places. The corporation may say: "Work some other place." But this is just the thing their employees are not able to do. They often have not the money to make a change and a man cannot learn a new trade in a few months.

Trusts often violently oppose any control of

of their business by the government. A speaker at an important dinner in New York said: " The most remarkable thing about the relation of the government to business seems to me to be that it is necessary to discuss them at all. ( The Captains of Industry - Thompson - Review of Reviews, December, 1912, page 721). In other words, he wanted big business to be let alone, If he had recalled the way in which these organizations had grown up under the control of the government, he would have seen how foolish was his remark. No connection between business and the government! Then why not burn down the buildings of the trust, since they would be left without protection? A big business is dependent upon the government at every turn. The government is the party responsible for the control of all such great industries, and the welfare of the people is the supreme law of the government. It is a right as old as civilization that the government shall exercise its power on behalf of its subjects. Anarchy follows liberty without law. Prosperity follows liberty restrained and directed by law.

There are two ways of dealing with corporations on the part of the government. It can destroy them or control them. The former is impossible, and the latter is necessary. There are certain measures which the government might take to bring about better conditions. It could prevent the watering of stocks. By this is meant that, beyond the actual money invested in equipment, the corporation sells stock whose only value is on paper, hoping that the original investment will earn enough to pay interest of this fictitious stock, as well as the original capital. When the earnings

are large, it is often done. The trouble with such business is that its value is frequently on paper.

If all corporations were required to hand periodical reports to the government, it would prevent much crookedness in their dealings. Such reports would make public the affairs of corporations, and then they would be subject to the approval or disapproval of the public. Public opinion would then be rational because it would be founded on the facts. The more light thrown on the workings of big business, the better for the people and, in the long run, for such business. The interests of the people are so intimately bound up with the actions of great trusts that they have a right to the facts. The necessities of life, such as oil and sugar are in their control and their work cannot be carried on in such a way that the people and the government shall have no idea of their affairs. The questions which confront us will best be settled by an enlightened people who have been taught through newspapers, periodicals and reports what are the facts in the case. Some advocate making the directors of a corporation criminally liable for the wilful breaking of laws in which trusts often engage. This might mean either a jail sentence or fine, or both, in case the law was disregarded. It is open to discussion whether the responsibility of a corporation can be located in this definite way and its officers punished.

The corporation must rise to a higher standard of morality than that required when one man deals directly with another. If in such a personal business transaction one treats the other unjustly, he may be seen the next day and

told his fault. If the offense was to sell bad butter or eggs, they could be returned with suitable comments. When you have to face a man again, you will be careful in dealing with him. But what do the managers know about the business of the concern? Meat is shipped to China and what if it is poisoned and the natives die from eating it? They are not heard about again. What if the management does sell adulterated food or defective machinery that leads to accidents? Those in control are so far away from the harm they do not see the results. When you deal with a corporation, you transact business with something almost impersonal. For a corporation to deal justly requires men of large sympathies and strong moral character, for they must be able to put themselves in the place of others when the conditions are extraordinary and not ordinary, when the purchaser is apparently absent and not present.

#### Q U E S T I O N S.

Note:

1. What do you think the greatest single remedy for controlling the abuses of trusts?
2. Could the state be expected to fully define the rights and duties of corporations before they were full grown?
3. Can you see any necessity for "captains of industry?"
4. Have the people a right to a voice in what they shall pay for the necessities of life?
5. Should a corporation be independent of state control?



6. What gives the state a right to control corporations?
7. What is the difference between a corporation and a trust?
8. Why did railroads formerly issue so many passes?
9. Was society justified in allowing machinery to displace work done by hand when it knew so many men would be thrown out of employment?
10. Are corporations wholly responsible for the vile conditions in which their laborers often live? Are they responsible if their plants are unsanitary?
11. Are corporations justified in evading the law?
12. Is law necessary to liberty?
13. What is the difference between liberty and license?
14. Are corporations necessary in modern life?
15. Why is a finer moral sense required to manage big business than to conduct a private one?  
Is big business necessarily bad business?
16. Was it right for men to combine their capital and through co-operation purchase expensive machinery?
17. Have you any more right to cut your initials on a railroad station than of your neighbor's front door?
18. May we speak of a corporation as good or bad? May we speak of a government in this way? Why?
19. Is a trust justified in bribing a legislature or a court?
20. Was it necessary for corporations to unite into trusts?
21. What is the difference between a corporation and a trust?
22. Why do men not hesitate to put their feet on a plush seat in a railway coach when they would not think of doing it in a private parlor?
23. Is it fair for a trust to crush smaller competitors?
24. Are women better off because of the introduction of machinery?
25. Has the public the right to know how corporations are conducted?
26. Is there any relation between the use of machinery and the large number of children in our public schools?



## I N S U R A N C E .

Figures may suggest little, yet a consideration of life insurance statistics indicate the stupendous interests involved. Policies of this type alone number thirty five million and represent over twenty five billions of dollars. One-fifth of our wealth is represented by life insurance. To secure this business, about seventy five thousand men solicit insurance. There are more people interested in saving through insurance than all other methods combined. Insurance is an American institution in the sense that it is more popular here than in any other country. America has twice the insurance of all the rest of the world.

To the savage, life is a lottery. In hunting and in war all his interests are hazarded. He is swayed by the hopes and fears of the gambler. But as nature is studied and subdued, and as society develops, the element of chance is slowly eliminated from life. Yet there are certain emergencies which we are not able to anticipate, which may thwart the best laid plans. No matter how skilled a workman may be in his profession or how healthy, he is not sure of leading a normal life. The element of risk is always present on account of the uncertainty of life or of damage to property. The last and most successful means society has devised for its stability is insurance. Modern insurance is an expression of race ethics of the purest type. It is a means society has devised for protecting itself. Of course men take insurance to guard themselves personally,

but in the man the group is protecting its interests. Men must hang together, or they will hang separately. Their social unity prevents their individual distinction. It eliminates a large amount of risk from business and makes certain the physical comfort of those who may be dependents. It may not be known that this business is in its infancy. The people of the United States spend about one-third as much for candy as they do for life insurance. They spend more for beer, and about one-half as much for tobacco. Our life insurance is only about one-half of our property insurance, while our lives could actually be figured as worth three times our property.

When we buy a ticket at a railroad station, we can also purchase protection for a day. When we board an ocean liner, our lives may be covered by insurance. If we fear accident or sickness, we may know provision may be made beforehand. If we store our goods, they may be insured. If we own a field of grain, we may protect ourselves from damage by fire, wind and hail. If we fear tornado or fire or lightning, we may secure ourselves against unnecessary risk. Wherever there is danger, insurance has so developed that companies will grant policies. A famous musician insured his fingers for fifty thousand dollars for a season in which he was giving concerts. During the hard times of 18      when money was so difficult to secure, one of our merchant princes was able to obtain cash by borrowing on large insurance policies he was carrying. Men handling large business interests, and small ones also, for that matter, find it greatly to their advantage to protect themselves by insurance. If there is a stringency in the

money market, they can turn to their policies and secure cash at a low rate of interest. So much of the business of our country is done on a credit basis that if money cannot be readily secured, there is grave danger of bankruptcy. With almost all of a man's capital invested in a business, he can afford to take as few risks as possible. Should his building and stock burn, he wants to know that they can be replaced, and is willing to pay for such assurance.

When the vast majority of young people begin life, they have only good will with which to start. Yet there are certain obligations created by the family life which is assumed. The husband is responsible for the maintenance of that life and is under obligation to protect it in any way possible. Suppose a young couple are buying a home on the installment plan. Is there any way by which, if it should burn, they would not lose all their savings? Suppose sickness should come to the husband, is there any means by which he can make provision so as not to become an object of charity? What if death should overtake him. Is there any previous arrangement he can make by which his family may be kept together and clothed and educated. All these problems are solved by insurance. For the man in humble circumstances, insurance makes it possible to assume the duties of the family with a fair measure of assurance that if he is incapacitated for any reason, he still may be able to meet his obligations. A single person may need insurance if on a salary and nothing has been saved. In case of sickness or accident, he would be dependent on charity if no provisions had been made for such an emergency. Or a single person might carry life or accident insurance because

others were dependent on him.

A large portion of the American people use up their income. If they do not have some regular way of saving, they live a little better and, at the end of the year, find they have not saved. Once a person has taken out insurance, the necessity of regular payments will generally cause him to lay by the amount of the premiums, and the end of the year will find him with that sum saved. Many people are worth just as much as their life insurance that has been paid in. Not only is it a common practice for men to insure their property, but if a valuable man is at the head of a business and he seems necessary to the success of the company, they may insure him heavily so that, in case of his death, the business may be reimbursed to such an extent that it can stand his loss.

A simple illustration will show the general principles which underlie insurance. Suppose that a man has his home burned and has no protection for his loss. His neighbors, seeing his predicament, might ask, Is there any way by which we can protect our homes? It can be readily seen that if six hundred householders paid in eight dollars a year each, that a fund of four thousand, eight hundred dollars would be created the first year. Suppose three homes were damaged to the extent of one thousand dollars each. Those who lose property would have it replaced or receive payment, and still there would be eighteen hundred dollars left in the office. Suppose it took eight hundred dollars for office expenses that year; there would still be a surplus of one thousand dollars. This, then, could be put out at interest and the next year, because they would have more money, the rate could be lower-

ed, or the same rate could be maintained and the earnings and surplus put away as a reserve against a time of emergency. Thus a legitimate business would grow up which would be of real service to those owning homes. By the payment of a small fee, the danger of damage by fire or tornado would be eliminated. As soon as the business would get to be of any size, it would be necessary to know about how many homes were damaged each year in order that the charge for protection might not be exorbitant. Statistics of losses would need to be collected, and, as they increased in number, a large company would be able to look ahead and tell exactly how much would have to be paid for damages each year; what it would cost to run the office; what rate of interest they could secure on investments; and what amount they would have to charge for protection. What is true of fire insurance would also hold in all other forms, such as marine, farm and life insurance. Statistical tables have been compiled until these forms of insurance have been reduced to a science.

The fundamental problem of insurance comes to be, how may the many be made to bear fairly the burdens of the few. The quintessence of insurance is that, while a man goes about his daily tasks, he shall not fear, for society is protecting him and his interests.

When an insurance company gets into the hands of a corporation the sole aim of which is to charge the highest possible premium, it is no longer an organization for the protection of society, but an instrument to be used for exploitation of the people. It then ranks with any other individualistic trust. Created for the good of the

state, it has become the tool of one man or a clique. Competition may restrain the avarice of such a group and the rate may remain just. But if competitors are driven out, then state regulation, or state insurance, will naturally follow.

Broadly speaking, there are two forms of insurance: That of property; and that of life. The first is much the older, running back to the days of the Greeks, when mariners insured their ship and its cargo. I suppose you might say that Joseph was the first insurance agent when he advised the king of Egypt to lay by one-seventh of the crop each year for seven years that during the days of famine the children of Egypt might not starve. We are more particularly interested in life insurance. Companies of this kind are of three types: Assessment, old line and fraternal.

In the assessment company, regular payments are required to meet the losses of the company. As long as the organization is new and a large number of young men are secured as members, the cost of insurance will be low, for the death rate will not be high. As the company becomes older, the death rate increases, for there are not so many young members as formerly. Then the rate of insurance has to be advanced, for the losses are now greater. These companies generally insert in the policy what is called a "safety clause," which gives them the right to raise the rate as losses increase. The disadvantage of this sort of insurance is that, while young and able to pay, the charges may be low, but when old the company may have to advance its rate, and many of the old members will be forced to withdraw, and their families will be left without protection.

Such companies may offer cheap insurance in the beginning, but it is only a question of time until they must increase their charges.

An old line insurance company has a fixed rate which does not vary. This is the main difference between it and the assessment company. The cost of insurance is so well determined that a company can tell almost exactly what their charge will be. This, then, is the securest insurance obtainable. A large enough charge is made to guarantee the payment of all losses and a reasonable profit to the company, so that there can be no good reason for an advance in cost. The different states have laws by which the investor is safeguarded, and of all secure investments, " old line " insurance is one of the best.

Fraternal orders' insurance follows the assessment plan, but in such companies, in place of the profits going to the company, they are turned back to the policy holders. These orders are carried on for the mutual benefit of their members. They have another characteristic feature - they seek to provide social life for their members and hold secret meetings at which some ritual is observed. In case a person cannot pass a medical examination, he may be admitted as a social member, having all the privileges of the lodge without insurance. The same danger is found here as in the assessment company, in that the rate of insurance will have to be increased as the company becomes older.

The policies offered by insurance companies may take a great many forms. You can pay a regular fee during life, or a large fee for a fixed number of years and still secure protection, or you can pay a still larger



fee and at the end of a fixed number of years receive again the money you have invested. Or, after a certain number of years, you may receive an annual payment of a specified sum, called annuity. Then there may be special contracts of innumerable variety.

It is evident that through insurance the family and property are protected, but what is not equally plain is that vast sums of money received by insurance companies are returned to the people in the form of loans. The laws generally force these companies to have sufficient funds on hand to meet any emergencies that may arise. What, then is done with this extra money that the companies possess? Their wealth is used to build railroads, trolley lines, gas and water companies, improve farms, erect school and court houses, build mills and construct high sky-scrapers. Insurance makes possible the employment of thousands of working men. Every policy holder is a promoter of the business interests of the company, for the money held by his company is advanced that he and the company may be benefited by the interest received. But in order that their interests may be promoted, this money must be set working, and as soon as this is the case, the policy holder may rightly feel that he is a real promoter of the business interests of the country. There is a current conception that the vast sums controlled by the insurance companies are used to throttle business, and perhaps in careless ways. The fact is, the laws so guard the handling of this money that it is fair to ask the question whether in any place in the business world, like sums are used with so great care and to such good advantage. In promoting business interests, life insurance companies exercise a service second only to that



rendered to the policy holders in protecting them.

The agents of a life insurance company are its selling department and on their efforts the success of the business depends. A furniture company that could not sell its goods would break up shortly. The same is true of life insurance companies. They must secure business to remain in business, and the agent is the means by which their interests are advanced before the people. When an agent is employed by an insurance company, he ought to ask himself, Is it right to engage in this business? He will find the answer to his question in the advantages which come to the public through insurance. That which promotes the interests of the people and does harm to none can certainly be said to be legitimate business. Any insurance agent can feel when employed by a reliable company that, in selling insurance, he is promoting thrift, securing protection for others and advancing business.

The insurance agent finds keen competition for so many companies are in the field seeking business. As soon as this struggle for trade arises, moral problems spring up in connection with it. Is it right for an agent to disparage another company. Is it right for an agent to seek business when another agent is working with a prospective customer and has interested him in insurance? Is it right for an agent to take another's time in business hours when it is evident he does not wish to be disturbed? These and many other problems present themselves for consideration. A standard of that action which is just in securing insurance is formulating itself, and agents are showing one another much more consideration than in earlier periods.

I suppose the most marked advancement in insurance in late years has been where the state has sought to serve the people at what insurance actually costs. Of course insurance companies decry the encroachment of the state in the field of their business, but the same objection has been raised by every other business, even after it has become evident that the state was offering better service than private companies. The only real point at issue is this: Can the state serve the people better than private insurance companies? Can it offer lower rates? If it can, then the people are entitled to this service from the state. If it cannot, they certainly will not purchase the insurance it may offer. The test question in this controversy should be, Which can offer the most satisfactory insurance to the people?

## D I V O R C E .

" The annihilation of the family is the suicide of the human race." Any condition which tends to weaken or destroy that unit of our national life is a serious menace to our welfare. As long as the family remains intact, morality will have a chance to develop and all the basic principles which lie at the foundation of our national prosperity will be strengthened. The integrity of the family means industry, morality, contentment in individual lives and solidarity in the national life.

To all right minded people, the rapid increase in the number of divorces is alarming. It is said that one marriage in every ten is broken, and in some states the proportion runs as high as one in four (Prof. Ross). But more serious than this is the fact that the rate of increase in the number of divorces is two and one-half times as great as the rate of increase in population. If the present rate is continued, in eighty years one marriage in every two will result in divorce. There are certaintendencies at work, however, which are likely to check and even lessen this increase, such as an awakened public opinion and new methods in education. Referring to the statistics gathered by the United States Department of Labor, we find there were 326,716 divorces granted between the years 1867 and 1886, the number in the former year being 9,937, and in the latter 25,535. In the next twenty years - 1887 to 1906 - there were 954,625 divorces, or almost three times as many as in the years 1867 to 1886. In 1870 the rate of divorce was twenty nine for

every 100,000 of population; in 1880 it was thirty eight for every 100,000; in 1900, seventy three for every 100,000; and in 1905 eighty two for every 100,000 population. Taking the extremes, we have in 1870 one divorced person to every 3,441, and in 1905, one for every 1,218.

A comparison of the different sections of the country shows that although formerly there was a great difference between the North and the South, they are now converging, while the East and the West are diverging. The Central States have two and one-half times the rate of the Atlantic States, while the West has three and one-half times the rate of the far East.

While divorce has been increasing over the civilized world, nowhere has the rate been so high as in the United States. We have twice as many divorces as Switzerland, three times as many as France, and five times as many as Germany. In Canada during the period 1867 to 1886, there only 116 divorces, an average of less than six a year among four millions of people. At the same time in Ireland, there were only 11. " There are more divorces granted each year in the United States than in all the rest of the Christian world." (E. Ray Stevens in The Outlook, June 1, 1907).

The United States has been subjected to ridicule on account of the ease with which divorce can be obtained. Our institutions, our schools and our churches have been criticised severely as being responsible for this state of affairs. Yet nowhere is woman so loved and honored as in the United States. In no other country is she so free from insults when travelling alone. In no other section of the globe is

she given so high a position as mother, teacher, physician, or business woman. This brings us to a consideration of the question of whether a greater degree of freedom would increase the number of divorces.

From earliest ages, woman has been in subjection to man. She was his to do with as he pleased. Her place was little higher than that of the animals he owned. He could kill her if he wishes and there were none to forbid it, As civilization advanced, women began to be recognized as having rights which she had not before possessed. From having the right to put her away for any cause, it came to pass the husband had limitations put on his power, and only under certain conditions could he divorce her. Later, the wife could obtain the divorce as well as retain some property rights.

Today, two-thirds of the divorces are granted to women, showing that, in the majority of cases, they are the ones who are discontented. It is probable that they seek release in the hope of bettering their condition, not altogether for the alimony, for only one in eight receive it; nor for the purpose of re-marrying, as over fifty five per cent of divorced women enter the ranks of wage-earners. The many fields of labor now open to women make them bold enough to turn from a life grown abhorrent to them. From 1870 to 1900, the population doubled, while the number of working women trebled.

There are many forms of divorce, ranging from the simple statement of the husband that his wife is divorced to the long drawn out act of a parliament. Even today all

a Mohammedan needs to say to rid himself of his wife is:

" Don't you think you ought to go and visit your mother?"

The process in our own country is comparatively simple.

One of the advance movements is the attempt to make marriage and divorce laws uniform. As it is at present, a divorced person may be married in one state, and by simply travelling to another, become single again. (Effect of Legislation , Century 150 Vol. 78). Legislation not the remedy. If stringent laws were passed, immorality would ensue.

Much has been made of the " divorce colonies " and of the great number who flock to Reno and similar places to have the connubial knot untied. But the fact is, most people are too poor to take the trip and only one in twenty five actually migrates from one state to another for the purpose of divorce.

Altogether, there are at least forty two causes given for which a divorce may be granted, though in some states it is left altogether to the judgment of the judge. Of the forty two causes, four-fifths of the divorces may be classified under five main heads. Their proportion is as follows: Adultery 20.59%; cruelty 15.7%; desertion 38.54%; drunkenness 4.2%; neglect to provide 2.42%. In many cases these do not reveal the real causes. For example, husband

and wife find they cannot live together happily, so they separate and, after a time, one or the other obtains a divorce on the grounds of desertion. A desire to take the easiest way, or to avoid publicity, may be the motive for giving a reason other than the true one.

It has been argued that the increase in divorce indicates a growing laxity in morals and a general degeneracy. But a comparison of statistics shows plainly that drunkenness has not increased as rapidly as divorce. Common sense suggests that men and women have not suddenly lost all moral sense and that a large per cent of men have not become excessively cruel. In former days an ill-mated pair were compelled to live together through fear of public opinion, as well as by the economic helplessness of the woman, should she be bold enough to seek separation. There is little doubt but that the change in public opinion and in the economic condition of women have been important factors in the present social status.

Nowhere is public opinion more clearly revealed as well as formed than in the newspapers and magazines. The importance given a divorce case is very suggestive, causing the mind unintentionally to generalize and conclude that there are hundreds of such cases and to subtly suggest to one who feels the least aggrieved that there is a way out. It is amazing to note the number of magazine stories in which divorced women, if not the actual heroines, are at least held up in a favorable light. If the evils attendant upon divorce were stated, or the logical sequence worked out, instead of the "live happily ever after" conclusion, there would be

some sort of a balance. The influence of such stories on our young men and women can be nothing but detrimental.

‘Happily, the attitude of the Church is, on the whole, against the evil. Roman Catholics, High Church Episcopalians and some in other churches deny the right of absolute divorce, insisting that neither husband nor wife should be able to secure it, even for the infidelity of the other. In English ecclesiastical, as well as in English civil law, the infidelity of the wife only is a cause for divorce. Many American Episcopalians also agree with this view. The Protestant Episcopalian Church of America holds to the right of absolute divorce for the infidelity of either party, and this Church, as well as the bodies referred to in the first and second classes also holds to separation mensa et thoro for sufficient cause. Congregationalists, Baptists, Unitarians, etc., have no authoritative legislative ecclesiastical bodies, and therefore cannot be classed by their credal utterances. The great Presbyterian body (except the United Presbyterians) and the Methodist Episcopal Church allow divorce for infidelity and for desertion also, but rigidly draw the line at the latter. The Greek and Lutheran Churches and frequently individual writers and exegetical scholars favor divorce for an indefinite number of causes.’<sup>1)</sup>

It has been found that those who marry early in life are less liable to become dissatisfied with each other than those who enter matrimony at a later period. A young girl of sixteen or seventeen who leaves a home in which parental authority has been more or less recognized and who has never earned her own living or been forced to form opinions



for herself will much more easily mould her life to suit her husband, or even to be in subjection to him. In the United States, the age at which marriage is consummated is steadily advancing. In our country only one-ninth of the girls under twenty are married, while in Russia two-fifths of the brides are twenty or younger. Taking the statement that early marriages would lessen divorce, it is small wonder that divorce is practically unknown among the peasants of Russia, Ireland and practically of all Europe. Two-fifths of the American girls between the ages of sixteen and twenty four are wage-earners. After six or seven years of independence, which is the average length of labor, - it is little wonder that a girl enters matrimony with pronounced opinions and independent spirit. Life in a factory or store unfits a girl for domestic life by creating an artificial desire for the presence of people, so that when she is removed from the crowd to the quiet of the home, she is restless, discontented and inclined to feel herself in bondage. In the second place, she is totally ignorant of all household arts, cooking, sewing and the general management of the home and, not understanding how to accomplish her work, she finds her life dull, a drudgery and routine from which she would gladly escape. On the other hand, a girl trained in Domestic Science at home and at school, when she has her own home, will undertake her work with intelligence and pride.

The fact that in many instances the wife, previous to her marriage was earning nearly as much as her husband is a frequent source of aggravation. It causes the wife to feel that she has not bettered her condition by

marriage. On the other hand, the wife is no longer a producer of wealth in the sense that our grandmothers were when they not only made the garments for the women of the household, but the men as well; not only made the garments but the cloth, and even spun the thread out of which the cloth was made. So when there is cause for disagreement, there is no longer an economic dependence on each other to bind men and women together. The husband feels he is supporting a luxury and the wife feels she need not "stand it any longer."

Two ideals of marriage are conflicting: The Roman or patriarchal and the Germanic idea of the equality of husband and wife. In the former, the husband was master, the dictator of the household; in the latter there is the union of two free wills, each respecting the other. The death blow was dealt to the patriarchal idea when men allowed women to go to school. It is only the ignorant who are held in subjection. As women become more and more enlightened, they felt less and less the need of a master.

A natural result of greater freedom is an exaggerated idea of one's rights. The common good is lost sight of in absorption of one's own happiness. No doubt the wave of individualism has reached its crest and there will follow a decline of individualism and an advance of the interests of the family. For the sake of the children, if for no other reason, parents should learn to sink individual differences and bear with each other's infirmities. Every child has a right to a united home and to a name free from scandal. No father is doing his duty to his child by simply

providing clothes and food and shelter. There is demanded of the parent that he give the child social standing and a family name unblemished by divorce courts.

No divorced person can ever be as morally upright as though he had not forgotten his promise, broken his marriage vow and failed to be true to the inherent obligations of parenthood. Divorce always means a severe moral wrench.

In attempting to control divorce, strict legislation would lead to attempted evasion of the laws and increase immoral practices, while loose legislation means practically the destruction of the family. The cause of divorce must be removed before there can be any substantial progress. Education is an important remedy. Girls should be trained to be capable housekeepers who are proud of their ability to manage a home. We need a change of ideals. Women should view themselves as producers since they must spend wisely and save when possible that the family may gain economic independence. When the husband recognizes that the home is not a place in which his wife is a dependent, but a person equal to himself in production, training and intellectual force, it will be much easier for the educated woman who has married to remain. Many parents need a revised conception of the marriage relation which will permit the equal development of both parties. Then the Germanic ideal of equality will have replaced the Roman ideal of the inferiority of one of the parties. The unrest in the life of many mothers is there because the right to live is not recognized in the homes of which they are a part. A multitude of women

are not set against marriage. They know it is their natural state, but they are violently opposed to some ideals that have prevailed. In attempting to solve these problems, there are certain advancements that are being made. In some places divorce proctors now aid the court in ascertaining the reasons why the parties desire separation, and they seek, if possible, to reunite them. I suppose it is an open question whether a uniform federal divorce law would be viewed as a sign of progress. Since it is often true that the children are not adequately cared for by the person to whom the court has committed them, when such is the case, they might be taken in charge by the state. It does not seem just that divorced persons should have the right to raise offspring who, in turn, are liable to the afflictions with which they suffered. More stringent physical qualifications would prevent a large part of the bodily ills of society. But the most significant advance is educational in which both parties are viewed as of equal worth and as entitled to equal privileges.

## T H E F A R M E R .

The man who tills the soil occupies a position in the business and social world held by no other. He is at once capitalist and laborer, employer and employee. No Board of Directors demands of him a monthly report. He is not required to have a license, union card or references. He draws no regular salary and is not called to his work by the sound of a whistle. His income is determined by his own skill and industry.

Socially, the farmer and his family are in a peculiar position compared with the rest of society. Physical conditions and the nature of his occupation remove him from nearness and personal contact with his fellow men to a larger extent than does any other work. The separation from his neighbors causes the farmer's family to become a unit. In no other place do people feel so keenly the ties of home and loved ones. In the country social conditions are freer than elsewhere. The old associations of home, the wide kinships, the ideal friendships and the abundant hospitality are here as nowhere else. The sharp distinctions separating the rich and the poor are hardly found.

Most men wish to be known as good neighbors. Such a reputation raises one's social and business standing and is good policy. Besides, there are many occasions, such as accident or illness, when the help of a neighbor is necessary. Many men who employ questionable business methods, take no interest in the church life, and treat their wives and children miserably, desire to be known as good neighbors, and are so reckoned.

Fences are the cause of many quarrels. Each man is expected to keep up his share of the line fence. The fence which separates one farm from another is not always a good neighbor's fence. Flood gaps should be promptly repaired. Broken fences should be restored by the man whose stock has torn it down, whether it is his own fence or another's. Stock should not be allowed to wander. It should be kept at home. None should be allowed to stray along the roadside to the inconvenience of the public. Special enclosures might be erected for animals that habitually break down fences.

It is an unneighborly act to keep a vicious dog and the owner of such an animal soon falls into disrepute. Such a canine is a special menace to small children. When he leaps the front fence and nips the heels of spirited colts that some passer by may be driving, serious injury may result from the runaway. The local trapper and hunter, with his pack of fox hounds, coon dogs and mongrel curs is a neighborhood pest. His canines go yelping across fields, scaring colts and sheep, and perhaps making a nocturnal raid upon the flock. Most farmers think it is only fair to shoot these dogs if they get a chance.

Good neighbors will assist each other in times of pressure and emergencies, such as harvesting, threshing, butchering or delivering stock at the railroad. They will loan needed tools and machinery. In the dry seasons, the water supply will be shared. When going to town, errands are often gladly performed for others.

Public sentiment condemns the farmer who leaves his roadside to grow up with weeds and brush. When a high hedge fence is along the drive-way, it makes passing diffi-

cult and the thorns are dangerous. Road dragging is a community obligation, and in many places public sentiment is strong enough to almost require it. The road tax should be worked promptly upon notice from the overseer, and if the road is not finished, work might be donated. When a bridge or culvert is washed out, all concerned might well work to replace it.

The public school is one of the most powerful of all American institutions for public and personal welfare. As it becomes increasingly necessary for the farmer boy to use scientific methods that he may succeed, his parents should take a keener interest in education than they have before. The father should attend school meetings and the school district ought not to grudge an extra mill of tax when needed. The school year ought not to be less than eight months, and should be nine months when possible. Care should be shown in selecting the members of the school board. Nothing is more exasperating in school work than a narrow and ignorant man on the school board. The welfare of the students in the country schools is just as important as that of any other class. The excellent teacher will be found where a good salary is paid and where there are comforts and conveniences. The practice of having the teacher act as janitor does not promote good service. Seventeen year old girls with a common school education and third grade certificate are the best teachers that are commonly secured. The temptation to keep the boys out of school is very great. There are so many places where their help is desirable that the practice may soon become habitual. The farmer should expect that agriculture should be taught in the school and, when possible,



he should take advantage of the Farmer's Institutes.

The church is a large factor in the welfare of the community. Other things aside, a good church is a good business asset to a locality. It raises the moral tone, makes the neighborhood a better place in which to live and adds dollars to the price of the land. Some who are not members and do not attend, recognize this and contribute to the support of the church. There are hard problems connected with the rural congregation. The more efficient ministers gravitate to the centers of population and influence, yet the country presents great opportunities for service. Life is simple; social intercourse is free; the people are easy to approach and are not separated by class distinctions. The most marked cause of inefficiency is the large number of churches in a single community. The farmer generally attends service in the small town in which they may be from three to eight churches, all weak and poverty-stricken. The workers are divided and one man frequently holds four or five offices and carries the burden of a church. Lodges supply a social need and often crowd the church. Philanthropy that sends men into rural communities to explain church unity and re-organize groups into federated churches performs a service of worth.

In many small villages and in the country there is a loose and wholly inadequate civil government. The local constable is supposed to do police duty, but he is little respected as he is generally a man of inferior character. The justice of the peace generally takes no initiative in law enforcement. Drunkenness goes unrebuked, and license laws are lax. A gang of roughs sometimes terrorizes a country region by creating disorder in public meetings. They

disturb the town after the citizens are in bed and carry on petty thievery. Better local officials and a greater interest in public morals might eliminate these minor violations of law.

The business relations of the farmer are complex. Unlike the laborer or the clerk, he both buys and consumes, and also exchanges. Prices are fixed on either side of him. There have been a number of efforts made along the line of co-operative business, such as creameries and stores. These have generally failed because the isolated life of the farmer has prevented him from learning how to work with his fellows. Farmers have special business temptations. One of the worst of country commercial evils is the practice of long credit. Long bills are run at the country store. These are frequently a handicap to the rural merchant. Some prosperous farmers pay but once a year, not realizing that they are drawing interest on another's money. They also fall into a like habit along other lines. Carpenters, masons and painters who have worked on farm buildings must sometimes wait months for their pay. If the merchant complains, his customers may go to another store, and if the workmen express dissatisfaction, they may not be engaged again. There is the dairy with its proverbial temptation to dishonesty. Yet a more serious fault than the adulteration of the milk is the unhealthy condition of the cows and the filthy and unsanitary dairy. There are also horse trades in which David Harums vie with deacons in lying. The milk cow reaches the age of seven and the horse reaches the age of nine. After that they never grow older. One peculiar idea which farmers hold is that when they sell a horse for a price, they should approximate the truth, but when an animal is traded, this obligation is

no longer recognized as binding. In the latter case, the party concerned should be shrewd enough to ascertain the truth, and if he does not, it is his own fault.

There are certain obligations which the farmer owes to his family. Some farmers are notoriously stingy with their families. The lot of the farmer's wife is often as hard as that of the factory worker. The large red barn, modern machinery and well-housed stock too often accompany a small, delapidated home, with no conveniences, in which the farmer's wife toils from morning till night, the year around. The furniture is frequently the poorest and the kitchen utensils of inferior quality. The home should be made as attractive and convenient as possible and the wife is as entitled to help, when necessary, as is the husband. The lonesomeness and monotony of the farm life often leads to insanity. The mind has not been able to endure and it has given way.

The children are not to be considered a source of revenue, to be worked from early life, that a few dollars may be added to the bank account. They are entitled to an education and a pleasant, social time. If the farmer can afford it, he should keep good stock, so that his children may take pride in it. An up to date farm will hold many a boy at home and keep him contented when otherwise he would wander to the city to spend his life as a poor clerk or an unskilled laborer at low wages. Vacations, holidays, parties and visits should not be neglected.

The problem of hired help is a serious one to the farmer. It has been estimated that about two-fifths of that which should be turned into the channels of consumption are now lost because of the lack of proper cultivating and

harvesting. Many landlords would remain on the farm if sufficient help could be secured, but it seems almost impossible. The wages of a farm hand are good for unskilled labor, and social inequality is not felt as elsewhere. Yet about the last work to be taken up by laborers is farming, for they feel that a stigma attaches to any one who may be called a "hayseed." In addition, there is little social life, when compared with the town or city, and the hours of labor are often from daylight until dark. In case the tenant's house is run down, it is good business policy to repair it. Kindness and consideration toward the hired help will improve both the quality and quantity of their work.

In the country each person is thoroughly known by his neighbors, and this means that, since they are sure to have an opinion about his conduct, he will want that opinion to be of the best. A person has more moral props to good living as a farmer than in any other place in society. This intimate knowledge which others have about him prompts the farmer to live up to their expectations. Because all the members of a community are so vitally related, if one commits a fault, it may take a life time to live it down. Even then, such a person will always be viewed as a questionable character. The rough characters of a country district are generally boys who, in their exuberance of life, commit minor faults. They in no way resemble the cold and calculating criminal of the city who is steeped in crime and hardened in vice. The average morality of our rural districts is higher than in any other portion of our country.

The advancements of farm life and social life in general create new obligations for rural people.

The farmer has felt it was necessary to have improved machinery to succeed in his business. Certainly

his wife has a right to modern conveniences and appliances. To deny the housewife a telephone would impose an unnecessary hardship. Listening on a party line furnishes social life for many a hard-working woman. To be able to talk to one's neighbors is often profitable and makes one feel their nearness.

The consolidated school is making possible an excellent common school education for country children. By uniting four or five district schools, a well graded central one can be established, and specially trained teachers secured. The small children can be brought long distances by a carrier, hired for that purpose. Such a school becomes a real social center for the community.

The federated church will be able to support an excellent minister. It will replace three or four struggling denominations where there is room for only one church. Federation will make possible the union church, a comfortable living for one pastor and a united religious life in place of scattered forces. There are many communities where these local federations are now operating. Such a church would become another social center for the neighborhood.

Advances in agriculture and animal husbandry increase the revenue if the farm is conducted in a scientific manner. If the old methods are employed, competition will lessen the profits until only a bare living will be secured. To meet the change made by the progressive portion of our agricultural population, the conservative element will be forced to adopt novel ideas and to put itself in touch with agricultural schools and Farmers' Institutes. It will be only a question of time until special training

will be as necessary for the farmer as any other skilled worker. It will not do to hold the farmer boy in the old ways and keep him from acquiring the information and skill necessary for success.

#### Q U E S T I O N S.

1. Is a man guilty of a fault if his vicious dog disfigures a child?
2. What obligation rests on a farmer whose stock has torn down a neighbor's fence?
3. Should a farmer loan a set of harness to a neighbor?
4. Does a farmer owe it to a neighbor to keep down the weeds on his side of the fence?
5. Why is it unfair to grow a hedge fence by the road?
6. Should courses in agriculture and animal husbandry be given in the country school?
7. Is the farmer under any obligation to promote the consolidated school?
8. Are voters justified in placing an ignorant and stubborn man on the school board?
9. Is it right to deprive a boy of an education so that he may help with the farm work?
10. Is it right for the hired man to eat at the table with the rest of the family?
11. Why is the country the easiest place to live a moral life?
12. Is a farmer's wife entitled to modern appliances for house work?
13. Is the postman entitled to a place to feed his horse and eat his dinner?
14. Why would a consolidated church be a more efficient social center than a number of churches?
15. Why is there not more public sentiment in favor of a consolidated church?
16. If a constable is of an inferior character, will he lessen the respect of the children for law?
17. Is it just to pay a grocery bill six months after it is due?

18. Is it fair to deceive in a horse trade?
19. Should forms of recreation be provided for the farmer's wife?
20. Why do farmers' wives make up so large a per cent of insane women?
21. Should a man loan a binder to his neighbor?
22. Is it fair to exchange work at threshing time?
23. If five neighbors work together in harvest, should the order in which they visit the farms remain the same?
24. If a hog shows signs of cholera, is it right to sell the rest before they show any signs of sickness?



## P H Y S I C A L    H E A L T H .

A healthy mind in a healthy body is an ideal condition. We have spoken of mental, emotional and volitional health, and now we shall discuss those things which make for physical well being. Society is largely organized for the care of the body. When we consider tailoring, architecture and sanitation, menus, doctors and specialists, medicine, work, play and sleep, we get an idea of the extensive preparations society has made for the care of the body.

The amount and the nature of the food a man eats depend on how hard he works and whether it is manual or mental labor. A bill of fare for an iron worker or a stone mason might include bacon, salt pork, ham, cheese, potatoes, rice, peas, beans and lentils, while the menu of a clerk or dentist might mention eggs, milk, cereals, fruits and smaller amounts of vegetables and meats. The difference between the diets is largely one of amounts with this exception that the physical worker needs energy producing foods in greater quantity, while both need material for tissue building. There are many articles common to both and it is a matter of stress rather than of pointing out certain foods to be avoided or used. Yet the kind of food, as well as the amount taken, bears on health. The eating of the food is important. It should be chewed thoroughly. This is especially true of the starchy articles, such as potatoes and vegetables; since the saliva of the mouth prepares the starch for digestion, and the saliva also stimulates the flow of the gastric juice. If not well chewed, a burden

has been put on the stomach which nature did not intend it should bear. Dr. Harry Campbell, an eminent British authority, says adenoids are caused by not carefully chewing the food. We should take time at our meals. To do so is like putting money in the bank. that later we may live on the interest. Our physical health is our capital and it is not wise for us to squander this reserve.

If there are cavities in the teeth, a dentist should be consulted, as such places are germ breeders when not filled and kept clean. And it has been observed that low vitality was caused by such teeth.

A man was not meant to resemble a boa constrictor, by eating at one time enough to last a week. A good many attempt it only to find that soon they are very tender when circumference is mentioned. There are good reasons why the glutton has been classed with the liar and the thief. He harms himself and he hinders society in that he has a weakened body and a torpid mind to offer it in service. And frequently a life of usefulness is cut short. In the insane wards there are many patients who will gorge themselves to death if enough food is placed before them. They have an unnatural appetite, which means one which increases with each attempt to satisfy it, in place of ceasing when supplied, as in normal persons. A man who continues to eat enough for three, let it be said in private, is abnormal. No one would think of trying to shoot a cannon through a repeating rifle. It shows just a trifle more of judgment for an individual to consume all found in the pantry. One of the best aids to temperate eating is to chew the food thoroughly before swallowing. It seems to satisfy the desire for something to eat and causes it to cease. Of course the

growing person will need more than the matured or the aged. In about an hour after food enters the stomach, it is expelled and the stomach gets a rest until the next meal. If a person eats between meals, the stomach has no opportunity to build up again and a keen appetite for the next meal is destroyed. As soon as the food enters the intestines, a fluid known as bile and secreted by the liver, mingles with it. This secretion separates the fat and prepares it for assimilation. The kidneys remove excess of water from the blood and waste material caused by the decomposition of tissue. The skin also performs the function of throwing off waste matter. The bath is of use physically, because it removes the dirt from the skin and enables it to lessen the work of the kidneys. It frequently so lessens the work of the kidneys as to enable them to function properly and thus prolong life. When we remember that many older people die of kidney trouble, we see how important it is to bathe. We may also term the bath a moral wash. We feel more respectable when it is over, and certainly we are more presentable. The oft-repeated maxim, " Cleanliness is next to Godliness " suggests that soap and water bear on our moral and physical health.

It is a common ailment due to a lack of exercise, that the food does not move freely in the alimentary tract. Many of us are greatly blessed in being denied automobiles and carriages and being forced to walk, especially those who do no manual labor. Walking is one of the best of tonics. It stimulates the vital organs and causes them to function properly.

Our homes fall into two classes, those heated by

stoves and furnaces and those warmed by steam or hot water. In houses of the first class there is generally some provision made for keeping the air pure. A stove creates a draft. When hot water is used, it happens many times that no provision has been made for changing the air. Windows are the most satisfactory ventilating system yet devised. System after system has been put on the scrap pile, but the practice of lowering a few windows from the top still remains. A light draft will not hurt us if we are healthy. The clammy spare bedroom and air tight living room should be things of the past. The odor of sanctity about a church or public building is often nothing more than bad air. We should look out for the dust. Many disease germs are carried in this way and sickness is transmitted. Smoke consumers are a hygienic device. The vacuum cleaner is more sanitary than the broom for sweeping purposes. A prominent manufacturer was showing some visitors the homes of the men he employed. They were dark and dirty. One of the company said to the man, " Do your employees live in these hovels?" To which he promptly replied, " They live in the works and sleep here." If taken at his word, they slept in places of disease and death.

Long experience has taught us that wool is better clothing than cotton or linen in cold weather. The fibres of the wool do not soften and become matted, but retain their elastic qualities and therefore, being more porous than cotton or linen, will absorb the moisture from the body where other materials leave it clammy. Smelter hands and stokers find wool is the only material that is sanitary when wet with sweat. If they discard it, they are invariably

subject to rheumatism. The clothing should not be too tight, as this hinders circulation. A large portion of medical science can be approached from the angle of an almost equal distribution of the blood. In cold weather the best covers are woolen blankets and puffs made of lambs' wool, eiderdown or feathers. These are light and warm and do not interfere with breathing because of their weight.

The ideal man physically is not one whose muscles stand out in great bunches. A weight lifting champion or the strong man in a side show may have need of such development, but the average man would be handicapped by a body demanding such exercise and care. The brain worker needs just enough exercise to keep the body healthy. Light recreation, such as walking, gymnasium work, golf, tennis, riding or some similar diversion, is ordinarily sufficient to keep us in health, and to bring enough pure blood to the brain so that it works vigorously at its tasks. The man who toils at manual labor during the day, has had sufficient muscular strain and may find recreation in good books, social gatherings and entertainments.

During sleep, the brain and the body store up energy and restore decayed tissue. Of course a part of the waste is replaced in the daytime. The normal amount of sleep for a young person is about nine hours, and for an adult about eight. This time may be shortened, and if regular hours are observed, the body will strive valiantly to do its repair work in a shorter period and it will succeed. The individual may then be able to get along on six hours of sleep or even less, and do good work. But it has been noticed that those who suffer nervous collapse are generally

in the class of those who have shortened their sleeping hours. And when such is the case, it requires months and often years to regain control sufficient to do regular work, and frequently the sufferer is left weakened for life.

A nerve three times as thick as that of any single one in the body enters at the back of the eye-ball and spreads out like the veins of a leaf. When light falls on it, sight is possible. When we remember how small an organ is the eye when compared with the other parts of the body, we see how much work is placed on it by the size of the nerve by which it is served, and we know how important is the service it performs. An oculist can fit a person with a pair of glasses that will make him vomit in three minutes. If the light does not focus exactly, people are subject to headaches, dullness, stomach trouble and inattention. Many defects can and should be corrected with glasses. It is a common mistake for individuals to think they are without such hinderances until their faults are pointed out by specialists.

The majority of persons who lose their hearing are in such a condition because of wax in the ears. If it is removed from time to time, the hearing will probably not be impaired. Should an insect or some other foreign substance lodge in the ear we should be careful not to pick in too far, since the ear drum might be injured.

The nose is lined with a delicate membrane easily irritated by smoke and dust which causes it to thicken and discharge a mucus. This condition is known as catarrh. A mild antiseptic wash will cleanse the nasal passages and give relief. When growths are found in the nose, the air passages

are closed and the person is forced to breathe through the mouth. This prevents the air from being properly moistened, warmed and cleansed before entering the lungs and also keeps the throat in a parched condition. Such growths should be removed.

The throat is the parent of about one half our ills. Growths here effect seeing, breathing, hearing, and cause dullness, general weakness and stomach and heart trouble. When the lining of the throat is weak, it acts as a disease trap, catching and breeding the germs carried by the air. The bacilli of almost all contagious diseases find lodgment in the throat. The most beneficial thing to do is to remove the growths and strengthen the membranes by building up the general health.

Woods Hutchinson in his book, " Preventable Diseases " gives the following rules for catching colds -

" Keep your windows shut, avoid drafts as if they were a pestilence. Take no exercise between meals. Bathe seldom and in hot water. Wear heavy flannels, chest protectors, abdominal bandages and electric insoles. Have no heat in your rooms. Never let anything keep you from the theater or parties in the winter. Never go out when it is windy or raining or wet under foot, or cold or hot, or looks as if it were going to be any of these. Be just as intimate and affectionate with every one you know who has a cold. Don't neglect them on any account. " An eminent physician, when asked, " How would you treat a cold," replied, " With contempt." The day of such indifference is past. Colds are followed by all sorts of maladies such as consumption, rheumatism, Bright's Disease and throat trouble. They now



come in the class of things to be attended to at once. The best single remedy for colds is the out of doors habit.

Once tuberculosis was thought to be a fatal disease. Now we know if fought in its early stages it can be cured. Owing to a rapid release of nervous energy those afflicted with this disease feel well and it is hard to convince them that they need to begin a course of treatment. The method used in fighting this disease is to eat plenty of wholesome food such as good eggs and milk, be as quiet as possible, live and sleep in the open air and stay in the sunlight. The White Plague is being conquered. We stand just one fourth the chance of getting it as did our grand-father, and about one half the chance of our fathers.

Eighty five per cent of the typhoid fever is caused by human excreta in the drinking water. It seems easy to keep it out, but there are many difficulties. The sanitary regulation of the better parts of our cities makes them healthier than the country where the outbuildings and houses are not far apart. This is especially true of our small towns. In many places the philosophy of ignorance is, "die we must, sooner or later, so what's the difference." Specialists are working at an anti-toxin, but so far have only partly succeeded. The most practical exhortation to be made is, watch the water and boil it at least twenty minutes if such sickness is in the community.

The young mother of today thinks little of the cough her child may have, but her mother noticed the slightest barking and had a chest of remedies for such ailments. When the "brassy cough" was heard, the mother's face grew white and the doctor stood by in fear, feeling deeply his

helplessness. Together they had to watch the child struggle for breath and gradually weaken, knowing the chances were about even for its recovery. If the disease was malignant they were without hope. Today all this is changed, owing to the discovery of the diphtheria bacillus by Klebs-Hoffler and the manufacture of antitoxin. Now, as soon as the case is pronounced diphtheria, fresh toxin is secured and the child is almost certain to recover. In the last generation, the greatest of all such medical discoveries has been perfected and anxiety and fear have been forced to give way before the benign influence of medical science.

Malaria is caused by an infection carried by one class of mosquitoes. The problem of prevention reduces itself to keeping from being bitten, and exterminating these nuisances. Work should be carried on in the Panama Zone by screening the houses and using the modern methods of destroying these pests. It may seem like a big task to handle the mosquito crop, but it is being done successfully. They must have water in which to lay their eggs. A thin coat of oil on stagnant water will prevent them from getting air and they will die. By the fish the wigglers which later become mosquitoes are considered dainty morsels. If the water is stocked with fish these epicurean dishes are quickly appropriated by them. Screens, oil and fish, with the drainage of swamps and low places are certain means of stamping out malaria.

I have mentioned a few of the more pronounced diseases and some of the means that may be employed for their prevention. For the minor ills there are also specific

cures. Changing the language of a statement made by Agassiz, we ask: Is not a natural law a moral principle?

Dr. Hutchinson says, " All the physicians and watering places in the world cannot restore what nature gratuitously bestows upon him who keeps her commandments, namely, a state of healthy exhaustion and sound sleep, a good appetite and a good digestion." Health is within the reach of most of us if we will but intelligently strive for it. If we take the ordinary precautions for right living, we need hardly ever meet the doctor in a professional way. It is a case of an ounce of prevention's being worth a pound of cure.

The best medical judgment declares liquor, opium and cocaine should be used only for medical purposes. Tea and coffee are approved when no harmful result can be noticed when they are taken in moderation. They serve as mild stimulants for the women, men getting the added pleasure of using tobacco. Tea and coffee are used by practically all people. When a harmful effect is apparent, one should cease their use. Coffin nails can be secured at a hardware store and ought never to be carried in a cigarette case. Liquor, opium and cocaine are used by those interested in the undertaking business. A discussion of these matters can be found in any High School Physiology. The test to be applied to all stimulants should be, Do they interfere with our ultimate efficiency?

Anxiety, worry and fear are unhealthy, because they keep the blood away from the stomach at the time when it should be there for digestion. An experiment was performed on a pig. It was worried and kept angry, and then

the secretions of the stomach were examined and found to be poisonous. Then it was left until it became quiet. Again the fluids of the stomach were tested and it was shown that they were healthy and aided digestion. Such books as Mind and Medicine, Mental Therapeutics, and The Healing Power of the Christian Religion, show that there is a keen interest in the influence of mental states on bodily health. There is no doubt that a number of physical ills can be aided by a proper state of mind, and that despondency and fear have a deteriorating effect on the body. Yet the medical profession, the only experts which society possesses on physical health, are slow to consider mental healing more than a minor aid in case of serious illness. One prominent physician said he could not count twelve in a long practice who thought they were really ill and were not. When a disorder is purely mental, there is no doubt that such distress may often be cured by suggestion and the mind restored to a normal condition. But when the body is diseased and it shows in the feelings and thoughts of the patient, the major treatment should not be mental, but physical, that the cause may be removed. While we would not discourage all helpful suggestion, it seems to us criminal that the use of medicine should be suspended and reliance placed wholly upon the influence of the mind on the body. Yet there is some philosophy in the saying, " Laugh and grow fat." The problem is to give curative measures their proper value and place.

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#### QUESTIONS.

1. When should we discontinue the use of coffee or tea?
2. Do colds make any difference?

3. What obligation rests on a student whose sight is defective and who cannot get his lessons?
4. What type of recreation is best after physical labor?
5. Why should a person subject to kidney trouble be careful to bathe?
6. What very common exercise promotes the health of the vital organs?
7. Does the kind of work bear on the amount and quality of the food a person should eat?
8. Should the adult eat more than the youth?
9. What definite obligations rest on a person who has been pronounced a consumptive?
10. Why does constant worry affect physical health?
11. What obligation rests on a student whose hearing is defective?
12. What obligation rests on a student with adenoids?
13. What obligation rests upon a student whose breath smells bad because of catarrh?
14. Why should not chocolates be eaten between meals?
15. Why should decayed teeth be filled and cleaned?
16. What definite obligation rests on a doctor when a child has diphtheria?
17. Why should a vacuum cleaner be used in place of a broom when sweeping?
18. Are drafts unhealthy?
19. Suggest a simple method of ventilation.
20. What material makes the best clothing for winter, and why?
21. Why does starchy food, such as potatoes, need to be chewed slowly?
22. Why is it wrong to habitually over-eat?
23. Why should we obtain a normal amount of sleep?
24. What obligation rests on a person who knows that sewerage is getting into the city water?
25. Should we cease the use of medicine because of the healing power of the mind over the body?
26. What types of recreation are best for the mental worker?
27. What is the effect of a normal amount of water on a healthy thirst?

28. Can you think of any reasons why the finger nails should be kept clean?
29. Why should not consumptives spit on the sidewalks?
30. What sort of bed clothing should be used in winter?

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Note: The following questions were asked of men engaged in the different professions which I have mentioned in the outline of topics.

First. What are the main problems of your profession?

Second. What virtues are required to meet these problems?

Third. In what ways is your profession developing?

About one hundred letters were received from men in each profession. On the basis of this extensive correspondence the articles on the professions are written. *Submitted*

*to the Dept of Education for a  
Masters Thesis.*